

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
WESTERN DIVISION DIVISION

IN RE:

CASE NO. 16-12942

CHAPTER 13

STEPHEN W. GUNNELL

SARA B. GUNNELL

JUDGE BETH A. BUCHANAN

DEBTORS

NOTICE OF FINAL CURE PAYMENT

Pursuant to Federal Rule of Bankruptcy Procedure 3002.1(f), the Chapter 13 Trustee, Margaret A. Burks files this Notice of Final Cure Payment. The amount required to cure the default in the claim listed below has been paid in full.

Name of Creditor: SN SERVICING CORPORATION

Final Cure Amount

| <u>Court</u> <u>Claim #</u> | <u>Account</u> <u>Number</u> | <u>Claim</u> <u>Asserted</u> | <u>Claim</u> <u>Allowed</u> | <u>Amount</u> <u>Paid</u> |
|--------------------------------|---------------------------------|---------------------------------|--------------------------------|------------------------------|
| 15 | 7477 | \$70,160.29 | \$70,160.29 | \$70,160.29 |
| Total Amount Paid by Trustee | | | | \$70,160.29 |

Monthly Ongoing Mortgage Payment

Mortgage is Paid:

☒ Through the Chapter 13 Conduit

☐ Direct by the Debtors

Within 21 days of the service of the Notice of Final Cure Payment, the creditor MUST file and serve a Statement as a supplement to the holder's proof of claim on the Debtors, Debtors' Counsel and the Chapter 13 Trustee, pursuant to Fed.R.Bank.P.3002.1(g), indicating 1) whether it agrees that the Debtors have paid in full the amount required to cure the default on the claim; and 2) whether the Debtors are otherwise current on all payments consistent with 11 U.S.C. § 1322(b)(5).

The statement shall itemize the required cure or post-petition amounts, if any, that the holder contends remain unpaid as of the date of the statement. The statement shall be filed as a supplement to the holder's proof of claim and is not subject to Rule 3001(f). Failure to notify may result in sanctions.

See attached Memorandum detailing post-petition payments if case is a Conduit.

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CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Notice of Final Cure Payment was served **electronically** on the date of filing through the court's ECF System on all ECF participants registered in this case at the email address registered with the court and

by **first class mail** on February 16, 2023 addressed to:

STEPHEN W. GUNNELL, SARA B. GUNNELL, 1635 LEHMAN TRAIL, HAMILTON, OH 45013

SN SERVICING CORPORATION, 323 5TH STREET, EUREKA, CA 95501

/s/ MARGARET A BURKS, TRUSTEE

MARGARET A BURKS, TRUSTEE
CHAPTER 13 TRUSTEE
600 VINE, SUITE 2200
CINCINNATI, OH 45202

CHAPTER 13 TRUSTEE'S MEMORANDUM REGARDING NOTICE OF FINAL CURE

In addition to paying the pre-petition mortgage arrearage claim(s) totaling \$70,160.29 to SN Servicing Corporation, the Trustee also paid post-petition payments as follows:

\$1,369.93 for the months of NOVEMBER 2016-MAY 2017 subtotaling \$9,589.51;

\$1,373.02 for the months of JUNE 2017 - NOVEMBER 2019 subtotaling \$41,190.60;

\$1,643.05 for the months of DECEMBER 2019 - NOVEMBER 2020 subtotaling \$19,716.60;

\$1,422.35 for the months of DECEMBER 2020 - FEBRUARY 2022 subtotaling \$21,335.25;

\$1,503.38 for the months of MARCH 2022 - FEBRUARY 2023 subtotaling \$18,040.56.

Debtor(s) must resume the regular mortgage payment beginning with the March 2023 mortgage payment.